Exhibit Name: Indemnity Calculations				
Exhibit Number: P21-3, Plan 04, 05, 06, 13 & 14		**Reinsurance Year:** 2013		
Record Name: Acreage Claim		**Version:** Draft		
Record Code: P21		**Release Date:** 9/5/2013		

Insurance Plan Code	04 Group Risk Plan 06 Group Risk Income Protection	05 Group Risk Income Protection with Harvest Revenue Option 13 Rainfall Index		14 Vegetation Index
Commodity Code	0011 Wheat 0021 Cotton 0033 Forage Production	0038 Sugarcane 0041 Corn ~~0048 Rangeland~~	0051 Grain Sorghum 0081 Soybeans 0088 Pasture, Rangeland, Forage	0091 Barley 0115 Oysters 1191 Apiculture

Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Stage Guarantee Calculation							
Acre Stage Guarantee Amount	**=** Dollar Amount of Insurance	Acre Stage Guarantee Amount	P21	37	99999999.99	None	
		Dollar Amount of Insurance	Internal		99999999.99	None	
Section 2: Loss Guarantee Calculation							
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", or Group Risk Income Protection, "06":		Loss Guarantee Amount	P21	51	99999999.99	Round to whole number	
Loss Guarantee Amount **=**	Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Determined Acreage	P21	18	99999999.99	None	
		Liability Adjustment Factor	P21	40	9.999999	None	
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code equals Oysters, "0115":							
Loss Guarantee Amount **=** Acre Stage Guarantee Amount * Determined Pounds		Loss Guarantee Amount	P21	51	99999999.99	Round to whole number	
		Determined Pounds	P21	21	9999999999	None	
When Insurance Plan Code equals Group Risk Income Protection with Harvest Revenue Option, "05":							
		Loss Guarantee Amount	P21	51	99999999.99	Round to whole number	
Loss Guarantee Amount **=**	Acre Stage Guarantee Amount * Determined Acreage * Harvest Revenue Option Factor * Liability Adjustment Factor	Determined Acreage	P21	18	99999999.99	None	
		Harvest Revenue Option Factor	ADM		9.999999	None	Edit with ADM Price, "A00810".
		Liability Adjustment Factor	P21	40	9.999999	None	
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index "14" and Commodity Code equals Pasture, Rangeland and Forage, "0088":		Loss Guarantee Amount	P21	51	99999999.99	Round to whole number	Policy Protection (unit)
		Total Insured Acreage	P11	77	999999.99	None	
Loss Guarantee Amount **=**	Round(Acre Stage Guarantee Amount * Total Insured Acreage * Percent of Value,0) * Insured Share Percent * Liability Adjustment Factor	Percent of Value	P11	76	9.99	None	
		Insured Share Percent	P11	46	9.999	None	
		Liability Adjustment Factor	P21	40	9.999999	None	As allowed under Section 6 (h)(2) of RI and VI Basic Provisions.
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index "14" and Commodity Code equals Apiculture, "1191":		Loss Guarantee Amount	P21	51	99999999.99	Round to whole number	Policy Protection (unit)
		Total Insured Colonies	P11	78	9999999	None	
Loss Guarantee Amount **=**	Round(Acre Stage Guarantee Amount * Total Insured Colonies * Percent of Value,0) * Insured Share Percent	Percent of Value	P11	76	9.99	None	
		Insured Share Percent	P11	46	9.999	None	

Exhibit Name: Indemnity Calculations					
Exhibit Number: P21-3, Plan 04, 05, 06, 13 & 14			**Reinsurance Year:** 2013		
Record Name: Acreage Claim			**Version:** Draft		
Record Code: P21			**Release Date:** 9/5/2013		

Insurance Plan Code	04 Group Risk Plan	05 Group Risk Income Protection with Harvest Revenue Option		14 Vegetation Index
	06 Group Risk Income Protection	13 Rainfall Index		

Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production	0048 Rangeland	0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations	**Field Name**	**Record Number**	**Field Number**	**Field Format**	**Field Rounding**	**Rules**
Section 3: Indemnity Calculation						
When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection with Harvest Revenue Option, "05", or Group Risk Income Protection, "06":	Preliminary Indemnity Amount	P21	53	S9999999999	Round to whole number	
Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor	Insured Share Percent	P11	48	9.999	None	
	Payment Factor	ADM		9.999	None	Edit with ADM Area Risk Rate, "A01005".
	Misreported Information Factor	P21	47	9.999999	None	
When Insurance Plan Code equals Rainfall Index, "13" or Vegetation Index, "14": Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor	Preliminary Indemnity Amount	P21	53	S9999999999	Round to whole number	
	Payment Factor	ADM		9.999999	None	Edit with ADM Area Risk Rate, "A01005".
All Plans: Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	54	S9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Not applicable for Apiculture.